

**United States Bankruptcy Court
Southern District of Alabama**

IN RE:

Bell, Lynette J.
Debtor(s)

Case No. **09-14441**

Chapter **13**

CHAPTER 13 PLAN

SSN: xxx-xx-5517 SSN: xxx-xx-

Date: **November 18, 2009**

CREDITOR'S RIGHTS WILL BE AFFECTED BY THIS PLAN. You should read this and other documents sent to you carefully and discuss them with your attorney.

TO FILE AN OBJECTION TO CONFIRMATION. Objections to Confirmation must be filed electronically at the Bankruptcy Court's website at www.alsb.uscourts.gov, or you may scan the documents into the ECF system at the courthouse. Objections to Confirmation must be filed by 12:00 p.m. (noon) two (2) days before the confirmation hearing. See local General Order Number 26, which can be found at www.alsb.uscourts.gov, and click "local rules".

PROOFS OF CLAIM. Proofs of claim must be filed electronically at the Bankruptcy Court's website at www.alsb.uscourts.gov, or you may scan the documents into the ECF system at the courthouse.

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a Proof of Claim to be paid.

1. PAYMENT AND LENGTH OF PLAN

Debtor(s) shall pay \$ 140.03 per month to the Chapter 13 Trustee starting immediately for 60 months. Objections to the length of this Plan must be filed by 12:00 p.m. (noon) two (2) days before the confirmation hearing.

2. PRECONFIRMATION ADEQUATE PROTECTION PAYMENTS AND PAYMENTS TO LESSORS

The Debtor proposes that the Trustee make adequate protection payments, or payments to lessors prior to the confirmation of this Plan, pursuant to § 1326(a)(1) as follows:

CREDITOR	COLLATERAL DESCRIPTION	AMOUNT OF MONTHLY PAYMENT
Strong Auto Sales	1997 Nissan Maxima	47.00

The Trustee shall commence making such payments to creditors holding allowed claims secured by an interest in real and personal property or leases of real and personal property consistent with the Trustee's distribution process and only after the timely filing of a proof of claim by such creditor. In the event of preconfirmation conversion and/or dismissal, all adequate protection payments received by the Trustee shall be distributed to creditors as so designated. The Trustee shall receive the percentage fee fixed under 28 U.S.C. § 586(e) on all adequate protection payments. Upon confirmation the treatment of such claims will be governed by Paragraph 7.

3. DOMESTIC SUPPORT OBLIGATIONS

The Debtor proposes that the Trustee make the following prepetition Domestic Support Obligations in full pursuant to §507(a)(1) unless the claimant agrees or the Court orders otherwise:

CREDITOR	TOTAL ARREARAGE	AMOUNT AND FREQUENCY OF PAYMENT
None		

The Debtor shall directly pay all Domestic Support Obligations that become due after filing of the petition.

4. ATTORNEY'S FEES FOR DEBTOR(S)' BANKRUPTCY COUNSEL

The following attorney's fees shall be paid by the Trustee pursuant to Amended Local General Order 17.

DEBTOR(S)'S COUNSEL	TOTAL FEE
Brenda Drendel Hetrick	2,200.00

5. PRIORITY CLAIMS (EXCLUDING DOMESTIC SUPPORT OBLIGATIONS)

The Debtor will pay all priority claims pursuant to § 507 unless claimant expressly agrees.

CLAIMANT	TYPE OF PRIORITY	SCHEDULED AMOUNT	MONTHLY PAYMENT
None			

6. PRIORITY CLAIMS SUBJECT TO SUBORDINATION

Pursuant to §1322(a)(4), the following priority creditors shall not be paid in full:

CREDITOR	REASON FOR SUBORDINATION	SCHEDULED AMOUNT
None		

7. SECURED BY COLLATERAL

Unless otherwise ordered by the Court, the Trustee shall treat the secured claim(s) listed in this Section 7 on the terms and conditions set forth therein. Any portion of a secured claim that exceeds the amount(s) set forth in this Section 7, shall be paid as a general unsecured claim pursuant to Section 9.

CREDITOR	COLLATERAL DESCRIPTION	COLLATERAL VALUE	INTEREST RATE	§1325(a)(5) AMOUNT
Strong Auto Sales	1997 Nissan Maxima	4,700.00	5%	89.00

Debtor shall pay all other allowed secured creditors in full.

8. SURRENDERED PROPERTY

Debtor surrenders the following collateral. Upon confirmation, the automatic stay (including the co-debtor stay) is lifted as to surrendered collateral. Any claim submitted by such creditor will receive no distribution under this Plan until an amended proof of claim is filed by such creditor, reflecting any deficiency balance remaining following surrender.

CREDITOR	COLLATERAL DESCRIPTION
None	

9. UNSECURED CLAIMS

Allowed non-priority unsecured claims shall be paid through the distribution of all available disposable income at a percentage to be determined by the Trustee for the number of months set forth in Section 1.

10. CURING DEFAULTS AND MAINTAINING DIRECT PAYMENTS

Debtor shall maintain the following monthly payments and pay them directly to creditor. Trustee shall pay the allowed claims for arrearages at 100% through this Plan unless otherwise noted in Paragraph 12(e).

CREDITOR	COLLATERAL DESCRIPTION	DIRECT PAYMENT AMOUNT
None		

11. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Debtor moves that the following executory contracts and/or leases be assumed:

CREDITOR	COLLATERAL DESCRIPTION
None	

12. OTHER PLAN PROVISIONS AND MOTIONS

(a) Lien Retention

Except as provided above in Paragraphs 7 and/or 10, allowed secured claim holders shall retain liens until liens are released or upon completion of all payments under this Plan.

(b) Vesting of Property of the Estate

Property of the Estate shall revert in the Debtor(s) upon discharge or dismissal of the case.

(c) Direct Payment by Debtor

Secured creditors and lessors to be paid directly by the Debtor(s) and/or Co-Debtors may continue to mail to Debtor(s) the customary monthly notices or coupons notwithstanding the automatic stay.

(d) Exemption Limitations

The Debtor(s)' exemptions in real and personal property are specifically limited to those allowed under applicable state and federal laws. To the extent that Debtor(s)' asset values exceed allowable exemption limits, the non-exempt portions shall be Property of the Estate and subject to distribution by the Trustee. The terms of this provision shall not be construed to limit or abrogate the rights of parties in interest to object to exemptions pursuant to the Bankruptcy Code, or in any way limit the Debtor(s)' rights regarding the postpetition equity accrual of assets.

**(e) Other Provisions of the Plan Not Elsewhere Described:
None**

Dated: November 18, 2009

/s/ Lynnette Bell

Signature of Debtor

/s/ Brenda Hetrick

Signature of Attorney

Signature of Spouse (if applicable)

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